

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Scott Arthur Martin  
Debtor

Case No. 13-05333-HWV  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0314-1

User: PRatchfor  
Form ID: 3180W

Page 1 of 2  
Total Noticed: 23

Date Rcvd: Nov 07, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 09, 2018.

4392139 +Scott Arthur Martin, 436 Market Street, Newport, PA 17074-1115  
4392139 +CARLISLE REGIONAL MED CTR, 366 ALEXANDER SPRING ROAD, CARLISLE, PA 17015-9167  
4392143 COMM OF PA DEPT OF REVENUE, BUREAU OF COMPLIANCE, PO BOX 280946, HARRISBURG, PA 17121-0946  
4392144 +CUMBERLAND COUNTY DEPT OF, DOMESTIC RELATIONS, 13 N HANOVER ST, CARLISLE, PA 17013-3014  
4392146 HUD/FHA, PO BOX 8079, PHILADELPHIA, PA 19101  
4392149 +KAREN J MARTIN, 200 W MIDDLESEX DRIVE, CARLISLE, PA 17013-8408  
4392148 +KAREN J MARTIN, 200 WEST MIDDLESEX DRIVE, CARLISLE, PA 17013-8408  
4743296 +Sterling Jewelers Inc d/b/a Kay Jewelers, % Keri P. Ebeck, Esq., Weltman Weinberg & Reis Co. LPA, 436 7th Avenue, Ste. 2500, Pittsburg, PA 15219-1842

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

4392137 EDI: BANKAMER.COM Nov 08 2018 00:13:00 BANK OF AMERICA AUTO LOANS, FL9-600-02-26, PO BOX 45224, JACKSONVILLE, FL 32232-5224  
4420318 EDI: BANKAMER.COM Nov 08 2018 00:13:00 Bank of America, N.A., NC4-105-02-99, PO Box 26012, Greensboro, NC 27420-6012  
4392138 +EDI: CAPITALONE.COM Nov 08 2018 00:13:00 CAP1/BSTBY, PO BOX 5253, CAROL STREAM, IL 60197-5253  
4392140 +E-mail/Text: dehartstaff@pamdl3trustee.com Nov 07 2018 19:09:39 CHARLES J DEHART, III, ESQ., 8125 ADAMS DRIVE STE A, HUMMELSTOWN PA 17036-8625  
4392141 +EDI: CHASE.COM Nov 08 2018 00:13:00 CHASE, 800 BROOKSEdge BLVD, WESTERVILLE, OH 43081-2822  
4392142 E-mail/Text: ra-li-ucts-bankhbg@state.pa.us Nov 07 2018 19:09:48 COMM OF PA DEPT L&I, READING B&C UNIT UTCS, 625 CHERRY ST ROOM 203, READING, PA 19602-1152  
4430213 EDI: BL-BECKET.COM Nov 08 2018 00:13:00 Capital One NA, c/o Becket and Lee LLP, POB 3001, Malvern PA 19355-0701  
4392145 +EDI: RMSC.COM Nov 08 2018 00:13:00 GECRB/LOW, BANKRUPTCY DEPARTMENT, PO BOX 103106, ROSWELL, GA 30076-9106  
4392147 EDI: IRS.COM Nov 08 2018 00:13:00 INTERNAL REVENUE SERVICE - CIO, PO BOX 7346, PHILADELPHIA, PA 19101-7346  
4392150 +E-mail/Text: BKRMailOPS@weltman.com Nov 07 2018 19:09:23 KAY JEWELERS, 375 GHENT ROAD, AKRON, OH 44333-4600  
4392151 +EDI: CBSKOHLS.COM Nov 08 2018 00:13:00 KOHLS/CAPONE, COLLECTION DEPARTMENT, PO BOX 3084, MILWAUKEE, WI 53201-3084  
4392152 E-mail/Text: camanagement@mtb.com Nov 07 2018 19:09:22 M&T BANK, 1100 WEHRLE DRIVE, WILLIAMSVILLE, NY 14221  
4451155 E-mail/Text: camanagement@mtb.com Nov 07 2018 19:09:22 M&T Bank, P.O. Box 1288, Buffalo, NY 14240-1288  
4450034 EDI: PRA.COM Nov 08 2018 00:13:00 Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541  
4401944 +E-mail/Text: BKRMailOPS@weltman.com Nov 07 2018 19:09:23 Sterling Jewelers Inc dba KAY JEWELERS, c/o Weltman, Weinberg & Reis, 323 W. Lakeside Avenue, Cleveland, OH 44113-1085

TOTAL: 15

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

4392153\* +Scott Arthur Martin, 436 Market Street, Newport, PA 17074-1115

TOTALS: 0, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 09, 2018

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

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Page 2 of 2  
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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 7, 2018 at the address(es) listed below:

Charles J DeHart, III (Trustee) dehartstaff@pamdl3trustee.com, TWecf@pamdl3trustee.com  
Dorothy L Mott on behalf of Debtor 1 Scott Arthur Martin DorieMott@aol.com,  
KaraGendronECF@gmail.com;mottgendronlaw@gmail.com;bethsynderecf@gmail.com  
James Peter Valecko on behalf of Creditor Sterling Jewelers Inc. dba Kay Jewelers  
jvalecko@weltman.com, PitEcf@weltman.com  
Joshua I Goldman on behalf of Creditor Lakeview Loan Servicing, LLC bkgroup@kmllawgroup.com,  
bkgroup@kmllawgroup.com  
Kara Katherine Gendron on behalf of Debtor 1 Scott Arthur Martin karagendronecf@gmail.com,  
doriemott@aol.com;mottgendronlaw@gmail.com;bethsynderecf@gmail.com  
Karina Velter on behalf of Creditor Sterling Jewelers Inc. dba Kay Jewelers  
amps@manleydeas.com  
Thomas I Puleo on behalf of Creditor Lakeview Loan Servicing, LLC tpuleo@kmllawgroup.com,  
bkgroup@kmllawgroup.com  
United States Trustee ustpregion03.ha.ecf@usdoj.gov

TOTAL: 8

**Information to identify the case:**

Debtor 1 **Scott Arthur Martin**  
First Name   Middle Name   Last Name

Debtor 2  
(Spouse, if filing)  
First Name   Middle Name   Last Name

United States Bankruptcy Court **Middle District of Pennsylvania**

Case number: **1:13-bk-05333-HWV**

Social Security number or ITIN **xxx-xx-9025**  
EIN **-----**  
Social Security number or ITIN **-----**  
EIN **-----**

**Order of Discharge****12/15**

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Scott Arthur Martin

**By the  
court:**

November 7, 2018



Honorable Henry W. Van Eck  
United States Bankruptcy Judge

By: PRatchford, Deputy Clerk

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**